

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

KARL A. FISHER
JENNIFER A. FISHER
Debtor(s)

Case No. 14-10758TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/02/2014.
- 2) The plan was confirmed on 09/05/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/11/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/03/2019.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 79.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$115,202.05.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$71,665.31
Less amount refunded to debtor \$174.93

NET RECEIPTS: \$71,490.38

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,190.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,904.72
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,094.72

Attorney fees paid and disclosed by debtor: \$810.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ATLANTIC CREDIT & FINANCE SPEC	Unsecured	NA	933.16	933.16	149.31	0.00
BANK OF NEW YORK MELLON - TRU	Secured	NA	NA	NA	0.00	0.00
BRIGHTON RADIOLOGY ASSOCIATE	Unsecured	18.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	348.00	NA	NA	0.00	0.00
CENTRAL CARDIOVASCULAR ASSO	Unsecured	60.80	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	1,808.65	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	NA	0.00	0.00
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DIRECT REWARDS	Unsecured	393.95	NA	NA	0.00	0.00
GROVE CITY BOROUGH	Unsecured	577.98	NA	NA	0.00	0.00
GROVE CITY MEDICAL CNTR	Unsecured	1,340.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	0.00	10,087.61	10,087.61	10,087.61	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	93,593.09	102,405.04	0.00	54,309.50	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	493.36	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	NA	24,216.70	24,216.70	0.00	0.00
PHEAA(*)	Unsecured	NA	29,247.18	29,247.18	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	NA	508.79	508.79	81.41	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	NA	1,219.08	1,219.08	195.05	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	337.00	337.35	337.35	53.98	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	540.00	540.27	540.27	86.44	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,204.00	1,129.66	1,129.66	180.75	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,054.04	1,054.04	1,054.04	168.65	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	557.00	518.51	518.51	82.96	0.00
SKO BRENNER AMERICAN	Unsecured	59.90	NA	NA	0.00	0.00
SLIPPERY ROCK UNIVERSITY FCU A	Unsecured	6,967.97	7,068.11	0.00	0.00	0.00
TRI RIVERS SURGICAL ASSOC.	Unsecured	15.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	30,216.85	30,216.85	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$54,309.50	\$0.00
Mortgage Arrearage	\$10,087.61	\$10,087.61	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$10,087.61	\$64,397.11	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$89,921.59	\$998.55	\$0.00

Disbursements:			
Expenses of Administration	<u>\$6,094.72</u>		
Disbursements to Creditors	<u>\$65,395.66</u>		
TOTAL DISBURSEMENTS :			<u>\$71,490.38</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/28/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.